tring is 1 cent per word, with a minimum cost of 10 cents for each insertion when cald in advance, and 25 cents when charged The same rate applies to deaths, marriages, obituaries and all other classified notices N, display type allowed in the classified

Times-Dispatch Branches.

The following Branch Offices have been established for the benefit of those living at a distance from the Main Office of The Times-Dispatch. The Times-Dispatch Wants left at any of these branches will receive the same careful attention as though they had been left at the Main Office, and there will be no extra cost to the advertiser:

Will be no extra cost to the advertiser:

B. A. BLENNER, 1807 West Broad Street. SUAUUHTER'S DRUG STORE, Twenty-fifth

W. F. EANES, 2813 East Broad Street. A. A. SCOTT, Twenty-fifth and Broad Sts.
WILLIAMS'S PHARMACY, Twenty-first and
Marshall Streets. TARRANT, GRANT & CO., Foushes and Broad Streets.

Bjoad Streets,

W. LATIMER, No. 800 West Marshall St.
HOMPSON'S DRUG STORE, No. 1521 W.
Main Street.

L. BEVERIDGE, Brook Ave. and Clay St. PADY'S DRUG STORE, Barton Heighta.
PEOPLE'S DRUG STORE, No. 2000 WilHamsburg Avenue, Fulton.
ROBIN'S PHARMACY, No. 200 East Mar-

shall Street. CITY DRUG STORE, No. 1444 East Main Street, corner Fifteenth. JUDSON CUNNINGHAM, No. 2017 East Main Street. WILLISS PHARMACY, No. 624 South Pine KIRK-PARRISH CO., No. 412 East Broad

THE PARAGON PHARMACY, No. 801 West Cary Street. EATON PHARMACY, Twenty-eighth and RISON'S PHARMACY, No. 119 Canal Street

IfUNDLEY & WALKER, Twenty-fifth and Leigh Streets. J. T. LEWIS, No. 4 East Broad Street. NORTHSIDE PHARMACY, Fifth and Baker Streets.

CARTER'S DRUG STORE, No. 1102 Hull Street, Manchester. Street, Manchester.
TWENTY-EIGHTH AND N STREET PHAR.
MACY, Twenty-eighth and N Streets.
G. T. W. KERN, INC., corner Twenty-fifth
and Church Hill Avenue.
EAST PHARMACY, No. 2501 Q Street.
TIMES.DISPATCH, No. 40 North Sycamore
Street, Peteraburg.

T) MES-DISPATCH, No. 215 Eighth Street, Lynchburg,

Lost and Found.

LOST, ON SATURDAY MORNING, either on Twentieth, Broad or Main Streets, one charm, with initials B. of L.E., with monogram of C. M. J. on reverse side; wreath around letters L. A. Y. M. C. A. at top. Reward if returned to Mrs. F. E. BOWDEN, 219 North Twentieth.

LOST, ON BROAD AND TWENTY-fifth Street car, a black hand satchel, containing pair of gold eye-glasses, pair of scissors and three dollars. Reward if returned to R. E. H., care Tirnes-Dispatch.

LOST, GOLD CHAIN, WITH ROPE pearl penant, between Third and Grace Streets and Madison Flats. Please return to D., at the Virginia Hospital.

Delp Wanted, Male.

WANTED, for U. S. Army able-bodied unmarried men, between ages of 21 and 25, citizens of United States, of 21 good character at temperate habits, who, can speak, read and write Exertish Men wanted now for service in Cuba. For information apply to Record ting Officer, 220 East Broad St. Richmond, Va. 3 Sycamore St., Fetrsburg, Va., or Columbia Building, Granby St., Norfolk, Va.

WANTED, DRUGGIST TO TAKE charge of new drug store; good location; excellent opportunity for competent, energetic man; reference required. Address THE UNITED SUPPLY COMPANY, Gary, West Virginia.

I MADE \$50,000 IN FIVE YEARS IN the mall order business; began with \$5. Any one can do the work. Send for free booklet; tells how to get started. MANAGER, Box \$70, Lockport, N. Y.

EDUCATED MAN OF GOOD ADDRESS wanted to travel Virginia; pleasant work: salary, expense money ad-vanced. References expected. SMITTI BROS., Publishers, Business Men's Code of Virginia Laws, Pulaski, Va.

PRINTER, A COMPETENT MARRIED
man, wanted to take charge of the
practical end of a mewspaper and job
office. Write R. C. BEAZLEY, Publisher of The News, South Boston,
Va.

WANTED, VIRGINIA REGISTERED pharmacist, to work in Hampton, Va.; \$18 per week to start with good hours off. Address G. G. CONG DON, Phoebus, Va.

WANTED, TWO OYSTER OPENERS at once. Apply to/FRANCIONE, 11 East Broad Street.

Belp Wanted, Female.

WANTED, A NURSE FOR BABY; must come well recommended. Ap-ply 104 West Marshall Street, city; Room on premises; good home for right party.

Rooms tor Rent.

FOR RENT. A VERY DESIRABLE two-room furnished apartment in the Chesterfield, with bath, light, heat, attention and telphone service; possession given 6th of January to 15th of March.

TRANSIENTS WILL FIND NICELY furnished rooms with heat and use of bath, for fifty cents, in a refined, central neighborhood. ') ione 4926-L. 1002 East Clay.

ROOMS FOR RENT, WITH ALL MODern conveniences, 915 East Marshal Street.

FURNISHED ROOMS FOR RENT, 109 North Seventh Street,

FURNISHED, HEATED ROOMS FOR gentlemen, at 713 East Grace.

Boarding.

WANTED, PERMANENT AND TRAN sient boarders; all bright rooms also large front room; first-class table board, Terms reasonable, 307 East Main Street.

WANTED, PERMANENT AND TRAN-sient boarders at THE LURAY, 403 East Main Street; excellent table; nice rooms.

WANTED, PERMANENT AND TRAN-sient boarders at moderate rates. Al-light rooms. 401 North Eleventh Street, corner of Marshall.

WANTED, PERMANENT, TRANSIENT and table boarders at 516 North Eighth Street.

Business Opportunities.

WANTED, TO DISPOSE OF A WHOLE or half interest in a well established business, engaged in the manufacture of sash, blinds, doors and general mill work, to a person capable in management of same; modern plant located in a good town, with a good run of business; good epportunity for the right person, address J \$53, care Times-Dispatch.

Address J \$53, care Times-Dispatch.

for Sale.

THE PURE FOOD STORE,
GEORGE A. HUNDLEY,
FOR CHRISTMAS.
SMITHFIELD AND ORANGE HAMS.
PURE OLD WHISKIES.
HMPORTED TABLE SHERRY.
NUTS, RAISINS, CITRON AND
EVERYTHING FOR THE INNER MAN,
GEO, MCD. BLAKE, MANAGER
514-18 EAST BROAD STREE.

MODEL 5, OLIVERS, \$75; Model 5, Olivers, \$75;

JUST RECEIVED A FEW LATEST model Underwoods, machines equal to brand new in every respect; covered with the usual guarantee for one year; prices low; see us at once if you are in the market. THE TYPE-WRITER EXCHANGE, Richmond.

100 U. S. McCLELLAN SADDLES AND bridles, made in Rock Island Arte-nal, fine condition, JOSEPH C. DICKERSON, Saddle and Harness Manufacturer, 1412 East Main Street, Richmond, Va.

LINDSEY LIGHTS SAVE ONE-THIRD the gas, increases the light 50 per cent; wholesale and retail. VIR-GINIA PLITMBING AND HEATING CO., 26 North Ninth Street.

AUTOMOBILE FOR SALE-ONE MAX well touring car good as new; used very little. If you want a bargain, write at once. F. A. SMITH, 925 West Grace Street.

NEWMAN'S UMBRELLA SALE IS ON. Make him or her a present of en umbrella. They are one-half price till Christmas at 318 East Broad Street. Telephone 4639.

OR SALE, 1,600 CORDS OF WOOD; price, \$4.50 per cord in carload lots delivered in Richmond. VIIGINIA LUMBER AND BOX CO., INC., Pe-tersburg, Va.

DUR STOCK OF WAGONS IS COM-plete. We have the best for all uses at moderate prices. A. MEY-ER'S SONS, 120 South Eighth Street.

ONE-HALF KARAT STEEL WHITE diamond ring, \$75; one open face gold, 16 size, 15-jewel Elgin watch, \$27.50; one fine lady's 14-karat watch, set with five fine diamonds, \$25. Apply JACOBS'S, 1720 East Main.

FOR SALE, FINE DIAMOND BROOCH, weight of diamonds about 2 1-4 kn-rats, first cost \$250; will sell for \$165, Apply JACOBS LOAN OFFICE, 1720 East Main. FOR SALE, ONE FINE THREE-STONE

diamond snake ring; will sell for \$57.59. JACOBS, The Loan Broker.

FINE ASSORTMENT OF LADIES' solid gold watches, with diamonds.

JACOBS, Loan Broker.

FOR SALE, FINE LOT OF SECOND-hand overcoats, from \$3 up. JA-COBS S LOAN OFFICE.

FOR SALE, FINE LOT OF SMITH & Wesson and Coll's pistols. JACOBS'S LOAN OFFICE, Main Street.

FINEST ASSORTMENT OF LADIES' and gents' gold set and plain rings. JACOBS, The Money Lender.

LARGE ASSORTMENT OF SINGLE and double barrel guns, some good as new. JACOBS'S, LOAN OFFICE. FOR SALE STALL 41, SECOND MAR-ket; a bargain. Apply to Stall 55, Second Market. W. T. MAJOR.

ASK YOUR GROCER FOR SMITH-field sausage. It is the best.

TOMPKINS, NO. 207 WEST BROAD Street, only toy stock in city.

Wanted.

WANTED, HOUSEKEEPERS TO CALL, or 'phone Mrs. W. E. GREENE, No. 7 North Cherry Street, for their Christmas fruit cake, plum pud-dings, mince meat, salted almonds, jeilles, preserves and stuffed pep-pers.

WANTED, CONTRACT FOR 1908.— Have two thirty-horse power milts, teams, and am prepared to handle any size job from ship to cars; must make contract quick, R. B. BAR-ROW, Burkeville, Va.

LARGE LINE FINE CANDIES, NUTS and raisins, etc. F. W. CARTER & CO., 614 East Marshall. TOMPKINS, NO. 207 WEST BROAD Street, only toy stock in city.

Dersonals.

IF YOU DO YOUR SHOPPING HERE YOU GAIN THREE AD VANTAGES. YOU ARE ASSURED OF THE LOW-EST PRICE AT WHICH THE ARTICLE YOU WANT CAN BE BOUGHT. OUR BINDING GUARANTEE GOES WITH EACH ARTICLE. YOU CAN OPEN AN ACCOUNT HERE ON THE MOST LIBERAL CREDIT TERMS.

PROFITABLE EMPLOYMENT TO A FEW LADIES APPLY BY LETTER. BURTON, JEWELERS, NO. 3 WEST BROAD STREET.

PARLOR SUITS, ODD CHAIRS AND couches recovered and reupholstered like new; slip covers made and mattresses renovated; for cash or on easy payments. So charge for estimates, CHARLES JURGENS' SONS, Adams and Broad Streets.

OUR EYES ARE ONE OF NATURE'S most precious gifts. Why neglect them? If in doubt as to their condition call and see us. THE RAY-HORN-FRASER OPTICAL CO., INC., 221 East Main Street.

WANTED, YOU TO SEE OUR HAND painted suspenders, corset bags, &c. Make beautiful and useful Christmas presents for your girl triend; just the thing. The Corset Shop, 311 North Fifth Street. Mrs. A. J. PYLE.

DETRIOT JEWEL GAS RANGES FOR Christmas cooking or cooking the year round. VIRGINIA PLUMBING AND HEATING CO., 26 North Ninth Street.

DOLLS DRESSED AND DOLLS UNdressed; dolls, cut prices, F. W. C'R-TER & CO., 614 East Marshall Street COMPKINS, NO. 207 WEST BROAD Street, only toy stock in city.

R. W. CRIDLIN, Pastor, Stockton-Street Baptist Church and Manager The Virginia Teachers' Bureau.

Manchester, Va., December 20, 1907.

The Times-Dispatch,

Sirs,-I was very much pleased with the results from my ad. in your valuable paper, and I regard it as the best advertising medium Yours very truly,

R. W. CRIDLIN.

Miscellaneous.

CORSETS.

VANTED, YOU TO SEE OUR FINE line of custom-made corsets; also our health corsets (made in Paris); corsets made to order to sult any figure. The Corset Shop, 217 North Fifth Street. Mrs. A. J. PYLE.

FLAGS AND BANNERS.

COLLEGE FLAGS AND BANNERS; any design made to order. H. E. COPELAND & CO., 108 North Ninth.

BOYS' WAGONS AND HAND-CARS. A FULL LINE OF WAGONS, 75C, TO \$2. Hand-cars, \$4 and \$5. Rubber-tired, at HOWELL BROS., 692 East Broad Street.

FURNITURE AND CHINA PACKING

FURNITURE, CHINA AND WEDDING presents packed and shipped with care. JACOB UMLAUF. 'Phone 3292, HORSES AND MULES FOR SALE.

OPTICIANS. WE DO ONLY THE BEST WORK.
Why not give us a trial and see
for yoursel? THE RAYHORN-FRASER OPTICAL CO., INC., 221 East
Main Street.

FIREWORKS.

FULL LINE FIREWORKS ALL kinds and lowest prices. F. W. CAR. TER & CO., 614 East Marshall.

1908-ACCOUNTING-1908.

WILLIAM BUCHANAN, GENERAL AC-

EDISON RECORDS.

JANUARY EDISON RECORDS GO ON sale December 24th at 503 East Main Street. C. B. HAYNES & CO.

MECHANICAL TOYS.

HAGEY KING HEATERS.

TOYS.

TOMPKINS, NO. 207 WEST BROAD Street, only toy stock in city.

AIR RIFLES.

FSC. BUYS A DAISY AIR RIFLE AT HOWELL BROS., 602 East Broad Street.

Dividend Rotices.

VIRGINIA FIRE AND MARINE INSURANCE COMPANY, Richmond, Va., Dec. 19, 1977. DIVIDEND NOTICE.

have declared a dividend of 5 per cent. (\$1.25 per share, and free of fax), payable January 1st next, to stockholders of record December 19, 1907.

Stockholders. Closed to January
Transfer books closed to January
3, 1908. Dividend will be mailed to
stockholders. Changes of address
should be notified the company.
WM. H. McCARTHY,
Socretary.

American National Bank of Richmond, Virginia.

DIVIDEND NO. 29.

"HE BOARD OF DIRECTORS OF this bank has declared its regular quarterly dividend of one and one-half per cent. on the stock of this bank, payable January 1st. Checks will be mailed.

O. B. HILL, Cashier.

Rotices.

TAX NOTICE

Office Collector of City Taxes, Room 7, First Floor, City Hall, Richmond, Va., Dec. 1, 1907.

Notice to Taxpayers

taches to at the delinquent.

Particular attention is called to the above, as under an ordinance passed by the City Council there can be no avoid-t.nce of the penalty.

FRANK W. CUNNINGHAM,

Collector of City Taxes.

The Confederate Museum

TWELFTH AND CLAY STREETS.

OPEN 9 A. M. TO 5 P. M. ADMISSION, 25c.

The Valentine Museum

D. K. KELL GO, Assistant Treasurer.

Potices.

HOW ABOUT THOSE SPECTACLES or eyeglasses that need repairing or new leuses? We have the best only, and can do all your repair work promptly and correctly. THE RAY-HORN-FRASER OPTICAL CO., INC., 221 East Main Street.

WANTED, THE PUBLIC TO KNOW that JAHNKE BROS, Jewelers, 912 East Main Street, buy sell, exchange and remount diamends in the latest styles. Old gold and silver taken in exchange.

FOR PLUMBING OR HEATING THAT is done on the latest scientific prin-ciple, see us. VIRGINIA PLUMB-ING AND HEATING CO., 26 North Ninth Street.

FIORIDA ORANGES, SWEET AND large; 25c. dozen. F. W. CARTER & CO., 614 East Marshall.

Real Estate for Sale.

FARMS AND TIMBER LANDS AT lowest prices on easy terms; greatest bargains in Virginia. Write for catalogue. Address ELAM & CLARKE, Charlottesville. Va.

Miscellaneous.

SPECIAL

IF YOU WANT TO GIVE A USEFUL Christmas present, one that will be appreciated, get a pair of solid gold eyeglasses or spectacles. Lenses exchanged at any time without charge. Nothing nicer than a fine lorgnette or pair opera giasses for the ladles. We have the very best at reasonable prices. THE RAYHORN-FRASER OPTICAL CO., INC., 221 East Main Street.

REMINGTON TYPEWRITERS. REMINGTON TYPEWRITERS EQUIP-

EMINGTON TYPEWRITERS EQUIPped with our new indicator, showing exact point where next letter
will strike. Invaluable for making
corrections, finding the writing point
quickly, etc. Price, \$3 put on. THE
TYPEWRITER EXCHANGE, 605 East
Main Street. UMBRELLAS. WHY RUN AROUND FROM STORE

to store when you can go direct to Newman's Umbrella House and get an umbrella for a present from 35c to \$10? Every umbrella sold is guaranteed. NEWMAN'S, 218 East Broad Street. Telephane 4639.

RUBBER BOOTS HALF-SOLED, 75c; heeled, 50c; patches, 15c and up; overshoes 1 led, 35c; Rubber coats altered and fixed; hot water bag, and other rubber goods repaired. DREW'S ELECTRIC RUBBER RE-PAIRING, 116 East Main Street. 'Phone 2667.

"KEEN KUTTER" SCISSORS.

ADIES, THEY ARE ABSOLUTELY the best; can you think of anything more appropriate for mother or sister's gift? We have a full line, "Come early and avoid the rush." HOWELL BROS., 602 East Broad Street.

IMBRELLAS FOR CHRISTMAS PRESents. They are best after the Christ-mas is gone. Fine \$7 umbrellas, gold and sterling silver handles, some with folding frames; best slik; sale price now \$2.98. NEWMANS UMBRELLA HOUSE, 318 East Broad Street. Tele-phone 4639.

MACHINERY.

SPECIAL AND PATENTED MACHIN ery built, Let us develop your me-chanical ideas along that patent, you have been thinking about; liberal proposition, C. B. FORD CO., Trigg Shipyard. 'Phone 3028:

FURNACES.

WE ARE EXCLUSIVE AGENTS FOR the Peek Williamson Underfeed Hot Air Furnace; burns the cheapest coal on the market, VIRGINIA PLUMB-ING AND HEATING CO., 26 North Ninth Street,

THEY ARE BEAUTIES—THE QUALI-ty is the finest. They are guaran-teed; from \$2.50 to \$5 per set, only at HOWELL BROS, 602 East Broad Street. "KEEN KUTTER" CARVING SETS.

WHEN YOU WANT THE BEST

TRUNKS BAGS AND GIFTS GOODE in every sive, shape and price, or wish your trunks, bag or suit case repair d, be sure to call or telephone to ROUNTREE'S RETAIL STORE, 703 East Broad Street, 'Phone 5133. UPHOLSTERING.

PARLOR SUITE. ODD CHAIRS AND coucnes recovered and reuphoistered like new; slip covers made and matters tresses renovated; for eash or on easy payments. No charge for estimates. CHARLES JURGENS'S SONS, Adams and Broad Streets.

reasy payments. No charge for estimates. CHARLES JURGENS'S SONS, Adams and Broad Streets.

BAGGAGE TRANSFERRED.

TRUNKS DELIVERED FROM ANY depot for 25c, between Richmond College and Twenty-ninth Street Christmas boxes and packages hauled very reasonable and promptly. Call MILLINER'S TRANSFER. Phone 1445, 904
East Broad.

BAKERY.

FRUIT CAKES, 15C, 20C, AND 25C. a pound; none better at any price; sell more fruit cakes than any two bakers in city. DRINKARD'S, 4231-2 North Sixth.

FUEL.

BUY FUEL FROM THE DEALER BUY FUEL TROM THE BUY FUEL FRUIT CAKES, 15C., 20C. AND 28C. a pound; none better at any price; sell more fruit cakes than any two bakers in city. DRINKARD'S, 423 1-2 North Sixth.

UY FUEL FROM THE DEALER who saves you money. One cord cak or pine, 36,78; discount on all kirds of coal for eash. TYLER & RYAN, Linden and Cary.

SHOE REPAIRING.

MEN SHOES HALF-SOLED, 75c; LA-dies', 60c; children's, 35c and up, according to size. Every pair sewed no nails, no pegs. DRIDW'S ELECTRIC SHOE FACTORY, 716 East Main Street. 'Phone 2667,

HORSES AND MULES FOR HIRE. HORSES AND MULES FOR HIRE BY the day, week or month. THE M. KELLY HORSE AND MULE. CO., 1917 and 1918 East Franklin Street. Phone 5429. ELEVENTH AND CLAY STREETS.

Open daily from 10 A. M. to 5 P. M. Ad-

FAMOUS IN A SINGLE NIGHT



MME. LOUISA TETRAZZINI.

Mme. Louisa Tetrazziai who leaped into operatic fame in a single night, has been acclaimed by many the greatest singer since Patti was in her prime. She made her debut quite unheralded as Violetin in "Travinta," November 2, in Covent Garden, London. On the instant she captured the house, and has since been the rage of the English capital. Mme. Tetrazziai was born in Florence, and all the training she received was six months with the teacher who lastructed her sister, Madame Campaniai. She made her debut in her native town in Meyerbeer's "L'Africaine," Since that time she has sung all over Europe, and has even been at Tflis, while she is a favorite in South America. Three years ago she married the Tenor Signor Bazelli. Curiously enough she never heard "Madame Butterfis" until at Covent Garden the other day. She has never heard Pattior Melha except on the graphophone. Madame Tetrazziai has been engaged to appear at Hammersteisis Manhattan Opera House in January, and incidentally, this en gagement has been the cause, so it is stated, of a merry grand opera war between Madame Nordica and Hammerstein's musical director Camponiai.

HENRY W. SAVAGE OFFERS

Madam Butterfly. PRICES: 50c TO \$2.50.

Academy, Tuesday Night. Herbert Kelcey and Effie Shannon

MECHANICAL TOYS; CUT PRICES; 50c. toys, 25c.; 25c. toys, 15c.; 10c. toys, 5c. F. W. CARTER & CO., 614 East Marshall Street. The Walls of Jericho FULL LINE: \$1 TO \$7 EACH, AT HOWELL BROS., 602 East Broad Street.

Great Holiday Extras

Ferari's Jungle and Trained Animal Arena Fascinating Selica—"The Dance Among the Lions." Leon Seeman in his demonstration of animal educating. The Sea Lions, and all the other big acts and features.

25 and 18 cents—Twice daily.

BIJOU---Xmas Week Treasurer's Office, Richmond, Va., December 21, 1907. DIVIDEND NOTICE. THE BOARD OF DIRECTORS OF THE Richmond, Fredericksburg and Potomac Railroad Company has declared a semi-annual dividend of four and a half dollars (34.59) a share upon its common stock and dividend obilgations, payable January 2, 1908. The transfer books will be closed from December 24, 1907, to January 2, 1908, both inclusive. Checks will be mailed to all holders. The undersigned should be notified of change of post-office address.

The Hired Girl's Millions ACADEM Y --- X mas

MATINEE AND NIGHT, MR. THOS. JEFFERSON Rip Van Winkle

Meetinas.

Security Life Insurance
Company of America,
Chicago, Ill., December 7, 1907.
TO THE STOCKHOLDERS OF THE
Security Life Insurance Company of
America: You are hereby notified
that the regular annul meeting of
the stockholders of the Security Life
Insurance Company of America will
be held at the Jefferson Hotel in the
city of Richmond, Va., on WEDNESDAY, THE STH DAY OF JANUARY,
A. D. 1908, at the hour of 10 o'clock
A. M., for the purpose of clecting
directors of the company for the
ensuing year and the transaction of
any and all other business which
may be submitted to the meeting.
By order of the Board of Directors.
CARL T. PRIME,
Assistant Secretary.

THE ANNUAL MEETING OF THE stockholders of the ROSNEY IRON and LUMBER COMPANY, LIMITED, will be held at the office of the Company at Rosney, Buckingham county, Virginia, on the THIRTEENTH DAY OF JANUARY, 1968, at 3 o'clock P. M., for the purpose of electing two directors, and for the transaction of such other business as may be brought before said meeting. CHARLES T. REIFSNIBER, JR., Secretary.

National State Bank,
Richmond, Va., December 14, 1907.
THE REGULAR ANNUAL MEETING
of the stockholders of this bank will
he held in its banking-house on
TUESDAY, JANUARY 14, 1908, at 12
o'ctock M. WILLIAM M. HILL.
Cashier.

Union Bank of Richmond, Va., Richmond, Va., December 19, 1997. THE REGULAR ANNUAL MEETING of the stockholders of this bank will be held at their banking-house on THURSDAY, JANUARY 9, 1908, at 12 o'clock noon. GEO. W. CALL, Cashier.

THE ANNUAL MEETING OF THE stockholders of the National Bank of Virginia, Richmond, Va., will be held in their banking-house, corner Eleventh and Main Streets, on TUES-DAY, JANUARY 14, 1968, at 12 o'clock M. W. M. ADDISON, Cashier,

The Sayings Bank of Richmond,
Richmond, Va., December 21, 1907.
THE REGULAR ANNUAL, MEETING
of the stockholders of this bank will
be held at the banking-house
THURSDAY, JANUARY 9, 1908, at 4
P. M. JAMES M. BALL,
Cashler, NOTICE TO SHAREHOLDERS—THE regular annual election of directors of this bank will be held on TUES-DAY JANUARY 14, 1998, between the hours of 12 and 1 o'clock P. Al. AMERICAN NATIONAL BANK OF RICHMOND VA., BY 9, B. HILL, Cashier.

ACADEMY, Monday, Dec. 23d CUTSHA'N LOWERED HOME OF WIDOW

Left It High in Air When Street Was Graded, and Then Brought It Down.

Perhaps the best evidence of City

Perhaps the best evidence of City Engineer Cutshaw's high integrity will be found on the records of the Chancery Court, when his will is filed for probate. An unscrupulous man in his position could have made a million dollars; as it was, his estate, it is said, will be triffing.

Years ago Colonel Cutshaw realized that the centre of real estate value was moving westward. In that rich territory of to-day lines and grades had to be established, streets and sewers laid, and more than any other man he was dictator—a fact which met with no objection, because of his excellent knowledge, his fine engineering ability, and his common sense. City Attorney Pollard expressed the situation neatly and clearly when he said that Colonel Cutshaw was an idealist, and looked to the future to vindicate his wisdom and his course. With this information about the West End before him, the City Engineer did not buy property there. What he owned was in the finished section of Richmond, where values stood still and where the demand would not increase the price.

In the great work of grading the streets Colonel Cutshaw had to encounter many obstacles. He was much abused; he was accused of running roughshod over the people; he was held up as a tyrant; and yet, in the end, those who had fought him frankly admitted that he had more engineering sense than they ever hoped to have.

On one occasion he had many rounds on the owner of a small of the colon one occasion he had many rounds on the owner of a small object a larger number than any one else.

sense than they ever hoped to have.

On one occasion he had many rounds with a woman, the owner of a small house along a street which had to be lowered. The street was cut down about eight feet, leaving the widow's house high in the air. She was violent. When the matter was presented to the Council committee Colonel Cutshaw smiled good-naturedly.

"The gravel under the house is first-shaw smiled good-naturedly."

"The gravel under the house is first-shaw smiled good-naturedly."

"The gravel under the house is first-shaw smiled good-naturedly."

"The gravel under the house is first-the workmen to the place to take out the gravel. It was hauled to places where it was badly needed, and gradually the house was lowered. When the job was complete, the widow saw her mistake in denouncing Colinel Cutshaw, for he had improved its value a hundred fold. After that she was one of the City Engineer's warmest friends. And there were many other instances of the same kind.

What Colonel Cutshaw said in the engineering department was the law. Few of his assistants filed dissenting viows. They were included to have been considered to the country of the same kind.

EALTIMORE, MD., December 22.—

William F. Knos.

EALTIMORE, MD., December 22.—

William F. Knos.

what Colonel Cutshaw said in the engineering department was the law. Few of his assistants filed dissenting viows. They were inclined to do that at first, but they realized that he knew best. It was the same in the Street Committee, more closely associated with his work, and when a proposition was discussed he was asked for an opinion. And what he dild was invariably approved.

Tobacco Market.

(Spaced Morket.)

(Spaced Morket.)

(Spaced Morket.)

(ARTINSVILLE, VA. December 22.—

Tobacco sales closed December 21st and the warehouse-books show an increase for the present courter for 1907 over that of 1906 of 50,000 pounds and the average price a fraction under 5 cents, showing an increase in price of 2 1-2 cents over the corresponding quarter of 1904. Market closed strong on all grades. Besiness will resume January 2, 1908.

Tobacco sales closed December 21st and the warehouse-books show an increase for the present courter for 1907 over that of 1906 of 50,000 pounds and the average price a fraction under 5 cents, showing an increase in price of 2 1-2 cents over the corresponding quarter of 1904. Market closed strong on all grades. Besiness will resume January 2, 1908.

Mr. Bruce Here.

Robert P. Bruce, of Wise, one of the most prominent lawyers and Democratic leaders in Southwest Virginia, is in the city, stoping at Murphy's. He made the race for Congress in the Ninth District against the Management of the Mana

[Special to The Times-Dispatch.]

[Special to The Times-Dispatch.]

WINCHESTER, VA., December 22.—

Benjamin M. Knight died to-day at see the control of the

MILITARY HONORS FOR MR. COWARDIN

Funeral of Bugler Will Take Place at 3 o'Clock To-Day from St. Peter's Church.

St. Peter's Church.

The funeral of Bugler William IL. Cowardin will take place from St. Peter's Catholic Church at Eighth and Grace Streets, this afternoon at 3 o'clock with full military honors, the Howitzers having been ordered to attend in full uniform and pay a last tend in full uniform member, who for many years had been like a father to the battery. With the Richmond Blues Band, the Howitzers will assemble at 1 P. M. and will march to the residence on Chestnut Hill, and escort the remains from the house to the church. The interment will be madisalite being fired by the gunners at the grave. Taps will be sounded by Bugler Bell, a young man, brought into the battery by Mr. Cowardin, who taught him the use of the bugle, and always said that he was being trained up to take his place some day.

Orders Issued.

In view of the sudden affliction that has come on the command through the death of Mr. Cowardin, Captain William M. Myers especially asks the employers will be as liberal as possible in letting the men off for the house of the funeral. Those whose employment is urgent at this season may be released at the cemetery and come back to the city on the cars. The following general order was issued yesterday.

Armory Richmond Howitzers.

Orders No. 20.

Orders No. 20.

Orders No. 20.

Orders No. 21.

Orders Monday, December 23, 1907, at 1 o'clock P. M. in dress uniform, to attend the funeral and participate in the exercises incident to the burial of one whom by his soldiery characteristics we learned to love so well, Comrade William H. Cowardin.

2d. The stable sergeant will report at 13:30 o'clock, noon, and superior and the supplement will report at 13:30 o'clock, noon, and superior at

characteristics we learned to love so woll, Comrade William H. Cowardin.

2d. The stable sergeant will report at 12:30 o'clock, noon, and superintend the hitching of the teams to the funeral car. He will also provide the necessary number of teams for the transportation of one gun from the armory to the cemetery and return, teams to report at the armory at 1 o'clock P. M.

2d. As a mark of respect to the memory of our gleparted comrade the guidon of this battery will draped for a pend of thirty day and the officers will wear the usual badge of mourning for the same period.

4th. Members of the Howitzers Association and ex-members of the battery are hereby requested to join the battery are hereby requested to join the battery in these last sad rites over the last active member of this organization, of the Confederate War period. One who fought for it, lived for it and in the calmness of peace died while discharging his duty. By order, WM. M. MYERS, Captain Commanding.

Request of Employers.

Captain Commanding.

Request of Employers.

I fully realize the inconvenience caused by calling the members of this organization from their several places of employment at this season of the year, and but for an occasion of this character or a more serious nature such would not be thought of.

In view of this sudden affliction which has come to us, I request and sincerely hope that the employers of the members of the Howitzers will allow them the time to pay respect to the memory of their departed friend and comrade by their attendance at his funeral.

WM. M. MYERS,
Captain Commanding, Richmond Howitzers.

OBITUARY

(Social to The Times-Dispatch.)

PUMPKIN, VA., December 22.—News reached here to-day that Mr. N. T. Allman died at his home in Gloucester county yesterday from pneumonia.

Mr. Allman was well and most favorably known in Southampton county where he formerly lived, and was one of our most prosperous farmers.

He is survived by five daughters and four sons viz.: Mrs. J. N. Cox, Mrs. John Pemberton, of Richmond, Valms, J. J. Powell, of Greensville county and Mrs. Margaret Townsend, of Lunenburg county, and Miss Sallie Allman, of Gloucester county; Messis, William and Frank Allman, of Richmond, Cleveland and Paul, of Gloucester county.

COWARDIN.—Died, Saturday, Decom-ber 21st, in Richmond, Va. WILLIAM H. COWARDIN, son of the late W. IA Cowardin. in the sixty-fourth year

Funeral at 3 o'clock THIS (Monday) AFTERNOON from St. Peter's Catholic Church, Interment at Mt. Calvary.

Baltimore and Montgomery papers please copy. WHITEHEAD.—Died, at 10 P. M. De-cember 22d, Mrs. AMELIA WHITE-HIGAD, widow of Colonel John D. Whitehead, in her sixty-third year. Funeral notice later.

Funeral Notice.

ADKINS.—The funeral of Mrs. ROB-ERTA ADKINS will be THIS (Monday) NOON. December 23d, at 12 o'clock from St. Paul's Church Home, 196 West Clay Street. Friends are la-eiled,